



Response To Office Action

Specifications

3. It is respectfully submitted that the following Abstract comports with the requirements of less than 250 words (242 words) and less than 25 lines (18 lines).

Abstract

The present invention provides for a system that is a radically different credit card Internet security system that converts the current "Vendor Take From" system, to a "Cardholder Pay To" system, where purchases are made over the Internet, but where payments for the purchase are made with the use of the "SHIFT" Unit by the Cardholder over the Cardholder's home telephone line. The "SHIFT" E-Commerce Security System employs an approximately two inch by four inch by three quarter inch device that contains a numeric keypad and eight or more additional activation keys, and has a twenty or more character LCD screen, with a battery backup system, with low battery warning light, an "on" warning light and in and out telephone jacks. It employs a data string consisting of seven or more fields that accept DTMF (Dual Tone Multi Frequency) inputs and the cover contains instructions for making a Credit Card Purchase. The use of the disclosed "SHIFT" Internet Credit Card Security and Electronic Banking System by Credit Card issuers will drastically reduce Credit Card thefts and frauds, basically because no Credit Card numbers are ever given to any Vendor, on or off of the Internet. The "SHIFT" System permits the Consumer to retain total control of what funds are disbursed from their Credit Card accounts. The "SHIFT" System also incorporates an Identity Protection faction that employs voice recognition and digitization technology to register and store "voiceprints" that are compared to the voice of a person seeking credit under that name.

(Drawings of the "SHIFT" unit and Flow Charts are included with this response.)

Claim Objections

4. It is respectfully submitted that no Antecedent is required. The acronym "SHIFT" represents the first letter of the following words:

Secure Home Interactive Financial Transactor = SHIFT